

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 13-20872JAD
MICHAEL J STEVENS	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2013.
- 2) The plan was confirmed on 07/15/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/10/2014, 11/24/2014, 10/14/2016, 07/07/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/12/2013, 02/16/2017.
- 5) The case was completed on 05/10/2018.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,071.00.
- 10) Amount of unsecured claims discharged without payment: \$10,630.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$101,601.69
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$101,601.69**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,193.48
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,902.00
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$11,095.48</b>

Attorney fees paid and disclosed by debtor: \$2,720.46

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	0.00	561.06	561.06	63.37	0.00
BALDWIN TOWNSHIP (SWG)	Secured	NA	292.81	25.49	25.49	2.17
BALDWIN TOWNSHIP (SWG)	Secured	NA	31.80	0.00	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,429.00	1,610.05	1,610.05	181.86	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	313.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	214.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,411.00	1,602.22	1,602.22	180.97	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP**	Unsecured	1,250.00	1,528.00	1,528.00	172.59	0.00
EXXON MOBILE/CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
FDS NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
FED EX EMPLOYEES CREDIT ASSOC	Secured	6,868.00	5,778.78	5,778.78	5,778.78	779.40
FIRST FEDERAL CREDIT CONTROL	Unsecured	154.00	NA	NA	0.00	0.00
FIRST VIRGINIA CREDIT SERVICE++	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	0.00	NA	NA	0.00	0.00
GECC/SAMS CLUB++	Unsecured	0.00	NA	NA	0.00	0.00
GECRB/FUNANCING CONVRS	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/HH GREGG++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GREEN TREE SERVICING LLC++	Secured	0.00	5,075.79	5,075.79	5,075.79	0.00
GREEN TREE SERVICING LLC++	Secured	59,108.00	61,903.69	0.00	58,187.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	5,490.58	5,490.58	620.17	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	14,808.00	0.00	4,317.68	4,317.68	756.93
IRON AND GLASS BANK	Unsecured	0.00	NA	NA	0.00	0.00
IRON AND GLASS BANK	Unsecured	0.00	NA	NA	0.00	0.00
JB ROBINSON JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	538.00	538.00	538.00	0.00
PINNACLE FINANCIAL GROUP++	Unsecured	377.00	NA	NA	0.00	0.00
PITTSBURGH PEPSI FCU	Unsecured	0.00	NA	NA	0.00	0.00
PITTSBURGH PEPSI FCU	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK FORMERLY NATIONAL C	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	0.00	17,518.98	11,215.47	11,215.47	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	2,610.54	2,610.54	2,610.54	0.00
PNC BANK NA	Unsecured	15,804.00	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
VALUE CITY FURNITURE++	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$11,215.47	\$69,402.47	\$0.00
Mortgage Arrearage	\$7,686.33	\$7,686.33	\$0.00
Debt Secured by Vehicle	\$4,317.68	\$4,317.68	\$756.93
All Other Secured	\$5,804.27	\$5,804.27	\$781.57
<b>TOTAL SECURED:</b>	<b>\$29,023.75</b>	<b>\$87,210.75</b>	<b>\$1,538.50</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$538.00	\$538.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$538.00</b>	<b>\$538.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$10,791.91</b>	<b>\$1,218.96</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,095.48</u>
Disbursements to Creditors	<u>\$90,506.21</u>

**TOTAL DISBURSEMENTS :** **\$101,601.69**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/02/2018

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.